WE CLAIMS:

1. A point management system employing a computer for managing points issued to each customer who receives service according to the points, comprising:

point issue means for issuing points to the customer according to transactions performed by the customer;

point accumulation means for calculating and accumulating the issued points;

point notification means for notifying the customer of point information; and

customer identification means for identifying the customer according to customer identification data entered through a customer or store terminal,

the point notification means for notifying the customer identified by the customer identification means of the customer's cumulative point information before the customer carries out transactions.

- 2. The point management system according to claim 1, wherein the point notification means notifies the customer of the cumulative point information as primary data through the customer terminal as soon as the customer terminal is turned ON.
- 3. The point management system according to claim 1, wherein the point notification means notifies the customer identified by the customer identification means of the cumulative point information as primary data through the store terminal.
- 4. The point management system according to claim 1, wherein the point issue means has rate management means for changing a point calculation rate according to purchase conditions.
- 5. The point management system according to claim 4, wherein the rate management means changes the point calculation rate according to conditions set for purchases carried out on a predetermined day, in a

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predetermined period, or during predetermined hours.

- 6. The point management system according to claim 4, wherein the rate management means changes the point calculation rate according to conditions set for purchases carried out at stores in a specific area or at a specific counter in a store.
- 7. The point management system according to claim 4, wherein the rate management means increases the point calculation rate according to conditions set for sales promotion commodities or a specific series of commodities.
- 8. The point management system according to claim 4, wherein the rate management means changes the point calculation rate according to conditions set for a predetermined number of purchase transactions, the number of purchase transactions carried out in a predetermined period, or the number of purchase transactions carried out by visiting stores
- 9. The point management system according to claim 4, wherein the rate management means changes the point calculation rate according to conditions set for the number of accesses at a customer terminal in a specific area, or a time band for accessing the customer terminal.
- 10. The point management system according to claim 4, wherein the rate management means increases the point calculation rate for operations carried out on the customer terminal in off-hours of communication circuits.
- 11. The point management system according to claim 1, wherein the point notification means notifies the customer of the point information in images, by voice, or both.
- 12. The point management system according to claim 11, wherein the point notification means displays the point information on a display of a personal computer at the customer terminal, or on a bidirectional television display through communication circuits.

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- 13. The point management system according to claim 11, wherein the point notification means displays a graph of cumulative points and target points.
- 14. The point management system according to claim 11, wherein the point notification means displays the target points as the whole of a given screen area and the cumulative points as an area proportional to the target points area with a different color or brightness.
- 15. The point management system according to claim 11, wherein the point notification means displays the target points of an object requested by the customer as an area and the cumulative points as a proportional part of the target points area with a different color or brightness.
- 16. The point management system according to claim 11, wherein the point notification means sets an area for the target points of an object requested by the customer and displays part of the area in proportion to the cumulative points.
- 17. The point management system according to claim 11, wherein the point notification means has service contents storage means for storing a list of types of services and corresponding points, reads data out of the storage means according to a type selected by the customer through the terminal, and notifies the customer of the read data.
- 18. The point management system according to claim 11, wherein the point notification means has service contents storage means for storing a list of services and corresponding points, selects a range of services available for the cumulative points of the customer, and notifies the customer of the selected services.
- 19. The point management system according to claim 11, wherein the point notification means is installed in a store shopping-cart or videocart equipped with a display screen device and notifies the customer of

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the point information or specific commodity's point information sent in a specific area in a store.

- 20. The point management system according to claim 11, wherein the point notification means is installed in a store cart and notifies the customer of the point information in voices.
- 21. The point management system according to claim 11, wherein the point notification means includes a display installed in a store and displays point information of specific customers or customers belonging to predetermined groups/
- 22. The point management system according to claim 1, wherein the point notification means uses available communication circuits to notify the customer of point information such as target points for a service requested by the customer, the customer's cumulative points, or a shortage of points relative to the target points.
- 23. The point management system according to claim 1, wherein the point accumulation means has condition monitor means for changing the cumulative points according to predetermined conditions.
- 24. The point management system according to claim 23, wherein the condition monitor means adds interest to the customer's points according to the cumulative points and periods.
- 25. The point management system according to claim 23, wherein the condition monitor means decreases the customer's points if the customer carries out no transaction during a predetermined period.
- 26. The point management system according to claim 1, wherein the point accumulation means has means for converting the customer's points managed by a group of stores into points managed by another group of stores according to a predetermined rate if the customer requests the conversion.
 - 27. The point management system according to

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claim 1, wherein the service is provided to the customer through communication circuits.

28. The point management system according to claim 27, wherein the software service is provided to the customer with image and voice data through communication circuits, and the point accumulation means decreases the customer's cumulative points according to a period of time of providing the software service, for example, such as music software, or video software.

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29. The point management system according to claim 27, wherein the software service is provided to the customer with image and voice data such as music software or video software, through communication circuits, and the point accumulation means decreases the customer's cumulative points according to a period of time of providing the software services and displays the decreased points on the display of the customer terminal by denoting an alphanumeric number representing the customer's cumulative points and by counting down the customer's cumulative points in order.

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30. The point management system according to claim 27, wherein the point accumulation means decreases the customer's cumulative points according to a period of time of providing the software services and displays the decreased points on the display of the customer terminal, by denoting a colored striped line thereof and by reducing the length of the colored striped line in order.

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31. The point management system according to claim 1, wherein the point information is supplied to the customer through the customer or store terminal through communication circuits.

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The point management system according to claim 30, wherein the point information includes target points and corresponding electronic services.

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10 33. The point management system according to claim 30, wherein the point information includes services corresponding to the customer's cumulative points



provided by the point accumulation means.

The point management system according to claim 30, wherein the point information includes the customer's cumulative points, or a shortage of points with respect to target points registered or specified by the customer.

The point management system according to claim 30, wherein the point information includes the validity of the customer's cumulative points.

36. The point management system according to claim 1, wherein the point issue means issues points to the customer without disclosing points allocated for commodities.

The point management system according to claim 35, wherein the point issue means issues points for each transaction while changing points or point calculation rates allocated for commodities at random within a predetermined range.

- 38. The point management system according to claim 1, wherein the point issue means issues bonus points to the customer if the number of transactions made by the customer reaches a predetermined number.
- 39. The point management system according to claim 1, wherein the point accumulation means collects and accumulates points issued to each customer belonging to a group if the customer identification means identifies that the customer belongs to the group.

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